

# **DRINKING WATER AND WASTEWATER FUNDING SOURCES**

***Summaries  
For Local Governments  
and Individuals***

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**2002-2003**

Website: <http://www.dnr.state.wi.us/org/caer/cfa/EL/Forms/sources.html>

# **DRINKING WATER AND WASTEWATER FUNDING SOURCES**

The Wisconsin Drinking Water and Wastewater Funding Sources Committee is now in its 11<sup>th</sup> year of providing current financial information on various sources of funding for both local governments and eligible individual purposes. Our goal is to provide one stop assistance in locating the available sources of grant or loan funds for drinking water and wastewater projects.

We strongly urge early financial planning to maximize your options and to avoid any delays in planning and construction schedules. If you submit the Preliminary Inquiry for Project Financing form on the last page of this book, a committee representative will contact you to discuss planning for your specific project. Please take the time to review the funding summaries and call us with any questions that you may have.

## Programs At A Glance

Page #	Program	To Local Governments	To Individuals	To Other	Grants	Loans	Technical Assistance	Wastewater Projects	Water Projects
1	RCAP	x		x			x	x	x
2	USDA Rural Development Rural Utility Service	x		x	x	x		x	x
3	WRWA	x				x	x	x	x
4	CDBG (Commerce)	x			x		x	x	x
5	State Trust Fund Loan	x		x		x		x	x
6	Clean Water Fund	x			x	x		x	
7	Safe Drinking Water	x				x			x
8	Small Loan	x				x		x	
9	HILP (Veterans Affairs)		x			x		x	x
10	PLP		x			x		x	x
11	Purchase & Rehabilitation Loan		x			x		x	x
12	HCRI for individuals		x		x	x		x	x
13	HCRI for organization & governments	x		x	x	x		x	x
14	CDBG (Administration)	x		x	x			x	x
15	Wisconsin Fund		x		x	x		x	
16	Well Compensation Grant		x		x				x
17	Section 504 Repair Loan & Grant		x		x	x		x	x
18	HILP (WHEDA)		x			x		x	x
19	DOA, Housing & Intergovernmental Relations	x	x	x			x		

# **WATER/WASTEWATER FUNDING SOURCES**

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**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>WISCONSIN COMMUNITY ACTION PROGRAM ASSOCIATION (WISCAP)</i></b>
<b>Program Title</b>	Rural Community Assistance Program (RCAP)
<b>Eligible Applicants</b>	Small (under 10,000), rural, low-income communities, sanitary districts, and isolated rural areas.
<b>Grant, Loan Or Other Type Of Program</b>	RCAP is a statewide, federally-funded program that provides training and technical assistance to low and moderate income rural communities with problems related to water and wastewater systems development. Services are provided at no cost to the community, and are determined by community needs. Services typically include on-site assistance with technical, financial, and managerial capacity building.
<b>Eligible Project Type</b>	Water & wastewater projects are eligible for RCAP assistance.
<b>Funding Available Per Year Per Program</b>	N/A
<b>Maximum Grant/Loan</b>	N/A
<b>Typical Application Cycle</b>	RCAP program year: September 1 - August 31. RCAP accepts requests for services anytime.
<b>Estimated Time To Prepare Application</b>	N/A, No formal application. RCAP has a simple enrollment request form.
<b>Major Application Criteria</b>	Low-income, rural community. Requests are processed in order received & approved as program funding permits.
<b>Contact Information</b>	Bill Brown, Rural Development Director WISCAP - Rural Community Assistance Program 1310 Mendota St., Suite 107 Madison WI 53714 Phone: (608) 244-0407 FAX: (608) 244-4064 Email: brown@chorus.net
<b>Website</b>	<a href="http://www.wiscap.org">http://www.wiscap.org</a>
<b>Additional Comments</b>	N/A

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<b>Organization</b>	<b><i>USDA RURAL DEVELOPMENT (Rural Utility Service)</i></b>
<b>Program Title</b>	Water and Wastewater Grant and Loan Program
<b>Eligible Applicants</b>	Cities, villages, tribes, sanitary districts and towns in rural areas with a population up to 10,000.
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans.
<b>Eligible Project Type</b>	Loan and grants to construct, improve, or modify municipal drinking water and wastewater systems, storm sewers, and solid waste disposal facilities.
<b>Funding Available Per Year Per Program</b>	<p>Fiscal Year 2002 allocations for Wisconsin:</p> <ul style="list-style-type: none"><li>• Loan: \$18,281,000.</li><li>• Grant: \$10,036,000.</li></ul> <p>Fiscal Year 2003 allocations: Unknown.</p>
<b>Maximum Grant/Loan</b>	<p>Maximum Loan: 100% of project cost.</p> <p>Maximum Grant *:</p> <ul style="list-style-type: none"><li>• 75% of project if MHI &lt; \$24,001 and health and sanitary problem exists.</li><li>• 45% of project if MHI &lt; \$30,001.</li><li>• 0% of project if MHI &gt; \$30,000.</li></ul> <p>Grant Criteria:</p> <ul style="list-style-type: none"><li>• Median household income (MHI).</li><li>• User rates.</li><li>• Debt repayment ability.</li></ul> <p>* MHI will change when 2000 census becomes effective.</p>
<b>Typical Application Cycle</b>	Applications accepted throughout fiscal year (Oct. 1 - Sept. 30). Applicants are notified of status within 45 days.
<b>Estimated Time To Prepare Application</b>	Once preliminary engineering report is completed, time to complete pre-application is nominal. Time to process application varies and may take up to a year. Loan-only projects may be fast-tracked.
<b>Major Application Criteria</b>	Priority to municipalities with a population less than 5,500, projects serving low-income communities, and projects necessary to alleviate a health or sanitary problem.
<b>Contact Information</b>	<p>Mark M. Brodziski 4949 Kirschling Court Stevens Point WI 54881 Phone: (715) 345-7610 FAX: (715) 345-7616 Email: mark.brodziski@wi.usda.gov <a href="http://www.rurdev.usda.gov/wi/Programs">http://www.rurdev.usda.gov/wi/Programs</a></p>
<b>Website:</b>	
<b>Additional Comments</b>	Maximum loan term is 40 years. Bonds can be pledge of revenue, special assessment, or general obligation. There is a credit test requirement.

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<b>Organization</b>	<b><i>WISCONSIN RURAL WATER ASSOCIATION</i></b>
<b>Program Title</b>	WRWA
<b>Eligible Applicants</b>	Rural communities with populations less than 10,000.
<b>Grant, Loan Or Other Type Of Program</b>	Technical Assistance and Training – Interim Construction Loan Program.
<b>Eligible Project Type</b>	Approved Rural Utility Service, Clean Water, Safe Drinking Water, and Brownfield projects.
<b>Funding Available Per Year Per Program</b>	2001 – 2002: Approximately \$20 million
<b>Maximum Grant/Loan</b>	No maximum
<b>Typical Application Cycle</b>	Continuous
<b>Estimated Time In To Prepare Application</b>	1 hour
<b>Major Application Criteria</b>	Letter of commitment from Rural Utility Service, or DNR.
<b>Contact Information</b>	Ken M. Blomberg - Executive Director 350 Water Way Plover WI 54467 Phone: (715) 344-7778 FAX: (715) 344-5555 E-mail: wrwa@coredcs.com
<b>Website:</b>	<a href="http://www.wrwa.org/">http://www.wrwa.org/</a>
<b>Additional Comments</b>	Assist communities in locating funding sources to provide on-site assistance in drinking water, wastewater and wellhead protection. Training available for operators, managers, clerks & decision-makers. Technicians available at no cost.

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<b>Organization</b>	<b>WISCONSIN DEPARTMENT OF COMMERCE</b>
<b>Program Title</b>	Wisconsin Community Development Block Grant Program
<b>Eligible Applicants</b>	Cities, villages and towns with a population of less than 50,000 and all counties except Milwaukee, Waukesha and most parts of Dane.
<b>Grant, Loan Or Other Type Of Program</b>	All awards are in the form of a grant with required match.
<b>Eligible Project Type</b>	Installation, upgrade or expansion of municipal drinking water and wastewater systems.
<b>Funding Available Per Year Per Program</b>	For the 2003 funding year, approximately \$9 - 10 million will be available for public facilities grants.
<b>Maximum Grant/Loan</b>	Any eligible municipality may apply for one grant per 12 month period of up to \$750,000 for use on public facilities projects, in exceptional circumstances.
<b>Typical Application Cycle</b>	Contact the Department of Commerce. A continual cycle is used.
<b>Estimated Time In To Prepare Application</b>	Typical application preparation time is approximately two to three weeks over a two to three month period of time.
<b>Major Application Criteria</b>	Scoring criteria is based on a distress score, documentation of need, ability to pay, matching funds, and project readiness.
<b>Contact Information</b>	Dawn Zanto Wisconsin Department of Commerce Bureau of Community Finance 201 West Washington Ave. PO Box 7970 Madison WI 53707-7970 Phone: (608) 266-8525 FAX: (608) 266-8969 Email: <a href="mailto:dzanto@commerce.state.wi.us">dzanto@commerce.state.wi.us</a>
<b>Website:</b>	<a href="http://www.commerce.state.wi.us/CD/CD-bcf-cdbg-pf.html">http://www.commerce.state.wi.us/CD/CD-bcf-cdbg-pf.html</a>
<b>Additional Comments</b>	<p>Projects addressing urgent threats to public health and safety, located in an economically distressed area, have annual residential water and sewer costs exceeding \$400/household, and construction estimates approaching or exceeding applicant's borrowing capacity, and are ready to proceed, usually score well.</p> <p>For questions on your current project, please contact your representative. For additional questions please contact our technical assistant specialist, Dawn Zanto (phone and email listed above).</p>



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<b>Organization</b>	<b><i>BOARD OF COMMISSIONERS OF PUBLIC LANDS</i></b>
<b>Program Title</b>	State Trust Fund Loan Program
<b>Eligible Applicants</b>	All municipalities including lake districts, metropolitan sewerage districts, and town sanitary districts.
<b>Grant, Loan Or Other Type Of Program</b>	Loan program with terms up to 20 years.
<b>Eligible Project Type</b>	All types of projects.
<b>Funding Available Per Year Per Program</b>	Varies. Potentially up to as much as 60 million annually.
<b>Maximum Grant/Loan</b>	<ul style="list-style-type: none"><li>• The current annual loan limit is \$5,000,000.</li><li>• Maximum amount may change periodically.</li></ul>
<b>Typical Application Cycle</b>	Approximately 90 days from date of submission of worksheet.
<b>Estimated Time To Prepare Application</b>	Approximately 3 hours. The local board must approve the application.
<b>Major Application Criteria</b>	<ul style="list-style-type: none"><li>• Availability of funds</li><li>• Legal purpose</li><li>• Sufficient general obligation borrowing capacity</li></ul>
<b>Contact Information</b>	Bruce Vande Zande or Coletta DeMuth PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 FAX: (608) 267-2787 Email: <a href="mailto:bruce.vandezande@bcpl.state.wi.us">bruce.vandezande@bcpl.state.wi.us</a>
<b>Website</b>	<a href="http://bcpl.state.wi.us">http://bcpl.state.wi.us</a>
<b>Additional Comments</b>	The State Trust Fund Loan Program provides funds for a wide variety of municipal purposes. There is no application deadline and some municipalities may be eligible for the Clean Water Fund Small Loan Program interest rate subsidy, found on page 8 of this catalog.

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<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES</b>
<b>Program Title</b>	Clean Water Fund Program (CWFP)
<b>Eligible Applicants</b>	Any town, village, city, county, county utility district, town sanitary district, public inland lake protection & rehabilitation district, metropolitan sewerage district or federally recognized American Indian tribe or band.
<b>Grant, Loan Or Other Type Of Program</b>	Loans and hardship grants
<b>Eligible Project Type</b>	Low interest loans and hardship grants to construct or modify municipal wastewater systems; low interest loans to construct urban storm water best management practices.
<b>Funding Available Per Year Per Program</b>	About \$150 million annually for regular CWFP loans; about \$6.5 million annually for hardship financial assistance.
<b>Maximum Grant/Loan</b>	70 percent hardship grant maximum per municipality.  For regular CWFP loans, no applicant may receive more than 35.2% of the state subsidy available in a biennium.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• An "Intent to Apply" form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31.</li><li>• A project priority list is published in Spring.</li><li>• Regular loan applications may be submitted at any time; hardship applications are due June 30.</li><li>• Hardship funding list published after applications are reviewed.</li><li>• Loans must close within 8 months of application acceptance.</li></ul>
<b>Estimated Time To Prepare Application</b>	1 - 2 weeks
<b>Major Application Criteria</b>	Loan funds are distributed on the basis of a competitive environmental priority scoring system. To be eligible for hardship financial assistance, municipalities must meet the following: <ul style="list-style-type: none"><li>• The municipality's adjusted Median Household Income (MHI) must be 80% or less of the state's adjusted MHI.</li><li>• The estimated total annual residential user charge that relates to wastewater treatment would exceed 2% of the municipality's adjusted MHI.</li></ul>
<b>Contact Information</b>	Bob Ramharter DNR Bureau of Community Financial Assistance - CF/8 PO Box 7921 Madison WI 53707-7921 Phone: (608) 266-3915 FAX: (608) 267-0496 Email: Robert.Ramharter@dnr.state.wi.us
<b>Website:</b>	<a href="http://www.dnr.state.wi.us/org/caer/cfa/EL/Section/clean.html">http://www.dnr.state.wi.us/org/caer/cfa/EL/Section/clean.html</a>
<b>Additional Comments</b>	<ul style="list-style-type: none"><li>• Interest Rates subject to change.</li><li>• Maximum loan term of 20 years.</li><li>• Bond counsel required for loans over \$1,000,000.</li><li>• The applicant must provide the CWFP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or combination.</li><li>• The applicant must make a good faith effort to utilize disadvantaged businesses.</li></ul>

## WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES</b>
<b>Program Title</b>	Safe Drinking Water Loan Program (SDWLP)
<b>Eligible Applicants</b>	Any city, village, town, county, town sanitary district, public inland lake protection & rehabilitation district, or municipal water district.
<b>Grant, Loan Or Other Type Of Program</b>	Loans
<b>Eligible Project Type</b>	Low interest loans to construct or modify public water systems.
<b>Funding Available Per Year Per Program</b>	About \$10 million annually for loans; at least 15% of available funds must be allocated to public water systems serving less than 10,000 persons.
<b>Maximum Grant/Loan</b>	No applicant may receive more than 25% of the state subsidy available in a biennium.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"> <li>• An "Intent to Apply" form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31.</li> <li>• A project priority list is published in Spring.</li> <li>• Loan applications must be submitted by April 30.</li> <li>• A funding list is published after applications are reviewed.</li> <li>• Loans must close by the April 30 following application.</li> </ul>
<b>Estimated Time To Prepare Application</b>	1-2 weeks
<b>Major Application Criteria</b>	<p>Loan funds are distributed on the basis of a competitive priority scoring system which includes the following criteria:</p> <ul style="list-style-type: none"> <li>• Most serious risk to human health</li> <li>• Projects needed to ensure compliance with Safe Drinking Water Act Amendments.</li> <li>• Financial need</li> </ul> <p>Applicants meeting the following criteria may receive an additional interest rate subsidy:</p> <ul style="list-style-type: none"> <li>• Population &lt; 10,000</li> <li>• The adjusted Median Household Income (MHI) is 80% or less of the state's adjusted MHI.</li> </ul>
<b>Contact Information</b>	<p>Dan Olson  DNR Bureau of Community Financial Assistance - CF/8  PO Box 7921  Madison WI 53707-7921  Phone: (608) 267-9638  FAX: (608) 267-0496  Email: Dan.Olson@dnr.state.wi.us</p>
<b>Website:</b>	<a href="http://www.dnr.state.wi.us/org/caer/cfa/EL/Section/drinkingwater.html">http://www.dnr.state.wi.us/org/caer/cfa/EL/Section/drinkingwater.html</a>
<b>Additional Comments</b>	<ul style="list-style-type: none"> <li>• Interest Rates subject to change.</li> <li>• Maximum loan term of 20 years.</li> <li>• Bond counsel required for loans over \$1,000,000.</li> <li>• The applicant must provide the SDWLP with a tax exempt bond or note which can be a general obligation, revenue pledge, special assessment pledge, or combination.</li> <li>• The applicant must make a good faith effort to utilize disadvantaged businesses.</li> </ul>

# WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE

<b>Organization</b>	<b>BOARD OF COMMISSIONERS OF PUBLIC LANDS AND DEPARTMENT OF NATURAL RESOURCES</b>
<b>Program Title</b>	Clean Water Fund Small Loan Program
<b>Eligible Applicants</b>	All municipalities including lake districts, metropolitan sewerage districts, and town sanitary districts.
<b>Grant, Loan Or Other Type Of Program</b>	Loans
<b>Eligible Project Type</b>	Wastewater
<b>Funding Available Per Year Per Program</b>	Varies
<b>Maximum Grant/Loan</b>	Total project cost must be \$750,000 or less.
<b>Typical Application Cycle</b>	<p>An applicant applies for a State Trust Fund Loan (see page five):</p> <ul style="list-style-type: none"> <li>• A loan is awarded approximately 90 days from application.</li> </ul> <p>The applicant then applies for a Clean Water Fund Small Loan Program interest subsidy:</p> <ul style="list-style-type: none"> <li>• An "Intent to Apply" form and "Priority Evaluation and Ranking Form" must be submitted to DNR by December 31 and at least six months prior to application.</li> <li>• An Interest Rate Subsidy Agreement must be signed no later than six months after application submittal.</li> </ul>
<b>Estimated Time To Prepare Application</b>	Approximately 3 hours for State Trust Fund Loan application; approximately 4 hours for Clean Water Fund Small Loan Program application.
<b>Major Application Criteria</b>	<p>STATE TRUST FUND LOAN PROGRAM:</p> <ul style="list-style-type: none"> <li>• Availability of funds</li> <li>• Legal purpose</li> <li>• Sufficient general obligation borrowing capacity</li> </ul> <p>CLEAN WATER FUND SMALL LOAN PROGRAM:</p> <ul style="list-style-type: none"> <li>• Subsidies are awarded on the basis of competitive environmental priority scoring system.</li> </ul>
<b>Contact Information</b>	<p>STATE TRUST FUND LOAN PROGRAM:</p> <p>Bruce VandeZande or Coletta DeMuth PO Box 8943 Madison WI 53708-8943 Phone: (608) 266-0034 FAX: (608) 267-2787 Email: bruce.vandezande@bcpl.state.wi.us <a href="http://bcpl.state.wi.us">http://bcpl.state.wi.us</a></p>
<b>Website – BCPL</b>	
<b>Contact Information</b>	<p>CLEAN WATER FUND SMALL LOAN PROGRAM:</p> <p>Dave Calhoon DNR Bureau of Community Financial Assistance – CF/8 PO Box 7921 Madison WI 53707-7921 Phone: (608) 264-8844 FAX: (608) 267-0496 Email: David.Calhoon@dnr.state.wi.us <a href="http://www.dnr.state.wi.us/org/caer/cfal/cfindex.html">http://www.dnr.state.wi.us/org/caer/cfal/cfindex.html</a></p>
<b>Website – DNR</b>	
<b>Additional Comments</b>	Applicants must provide a general obligation pledge.

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<b>Organization</b>	<b><i>DEPARTMENT OF VETERANS AFFAIRS</i></b>
<b>Program Title</b>	Home Improvement Loan Program (HILP)
<b>Eligible Applicants</b>	State of Wisconsin veterans
<b>Grant, Loan Or Other Type Of Program</b>	15 year term loan @ 7.45 % interest
<b>Eligible Project Type</b>	Private wells, septic laterals.
<b>Funding Available Per Year Per Program</b>	\$3,500,000
<b>Maximum Grant/Loan</b>	\$25,000
<b>Typical Application Cycle</b>	Varies (1-5 weeks)
<b>Estimated Time To Prepare Application</b>	1 week
<b>Major Application Criteria</b>	10% equity
<b>Contact Information</b>	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: <a href="mailto:larry.dewane@dva.state.wi.us">larry.dewane@dva.state.wi.us</a>
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_improvementloans.asp">http://dva.state.wi.us/Ben_improvementloans.asp</a>
<b>Additional Comments</b>	Initial contact of all programs is the county veterans service office- look under county government in the phone book.

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<b>Organization</b>	<b><i>DEPARTMENT OF VETERANS AFFAIRS</i></b>
<b>Program Title</b>	Personal Loan Program (PLP)
<b>Eligible Applicants</b>	State of Wisconsin veterans
<b>Grant, Loan Or Other Type Of Program</b>	10 year term loan @ 5.00% - 6.00% interest rates
<b>Eligible Project Type</b>	Pay off indebtedness for private wells, septic, or laterals, or pay assessments.
<b>Funding Available Per Year Per Program</b>	\$15,000,000
<b>Maximum Grant/Loan</b>	\$10,000
<b>Typical Application Cycle</b>	Varies (1-5 weeks)
<b>Estimated Time to Prepare Application</b>	1 day
<b>Major Application Criteria</b>	Income and security determine interest rate.
<b>Contact Information</b>	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: <a href="mailto:larry.dewane@dva.state.wi.us">larry.dewane@dva.state.wi.us</a>
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_personalloans.asp">http://dva.state.wi.us/Ben_personalloans.asp</a>
<b>Additional Comments</b>	Initial contact for all programs is the county veterans service office- look under county government in the phone book.

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<b>Organization</b>	<b><i>DEPARTMENT OF VETERANS AFFAIRS</i></b>
<b>Program Title</b>	Primary Mortgage Loan Program and Purchase and Rehabilitation Loan Program
<b>Eligible Applicants</b>	State of Wisconsin veterans
<b>Grant, Loan Or Other Type Of Program</b>	30 year maximum term loan, presently at 6.5% interest.
<b>Eligible Project Type</b>	Purchase residence and install new well or new septic.
<b>Funding Available Per Year Per Program</b>	\$90,000,000
<b>Maximum Grant/Loan</b>	\$278,500
<b>Typical Application Cycle</b>	Varies (3-5 weeks)
<b>Estimated Time In To Prepare Application</b>	3 weeks
<b>Major Application Criteria</b>	Eligibility
<b>Contact Information</b>	Larry Dewane Department of Veterans Affairs 30 W. Mifflin St. Madison WI 53703 Phone: (608) 266-1311 FAX: (608) 267-0403 Email: <a href="mailto:larry.dewane@dva.state.wi.us">larry.dewane@dva.state.wi.us</a>
<b>Website</b>	<a href="http://dva.state.wi.us/Ben_mortgageloans.asp">http://dva.state.wi.us/Ben_mortgageloans.asp</a>
<b>Additional Comments</b>	Initial contact for all programs is the county veterans service office--look under county government in the phone book.

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<b>Organization</b>	<b><i>FOUNDATION FOR RURAL HOUSING, INC.</i></b>
<b>Program Title</b>	Housing Cost Reduction Initiative (HCRI)
<b>Eligible Applicants</b>	Individuals whose households: <ul style="list-style-type: none"><li>• Have an income less than 50% of the county's median household income.</li><li>• Use 35% or more of their income for housing costs.</li></ul>
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans
<b>Eligible Project Type</b>	<ul style="list-style-type: none"><li>• Both water &amp; wastewater hookups</li><li>• Assessments, septic, &amp; well financing</li></ul>
<b>Funding Available Per Year Per Program</b>	Between \$50,000 and \$100,000
<b>Maximum Grant/Loan</b>	\$2,500 maximum per household; \$1,300 on average.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• First come, first serve basis</li><li>• No application deadlines</li></ul>
<b>Estimated Time To Prepare Application</b>	1 hour
<b>Major Application Criteria</b>	Need and eligibility
<b>Contact Information</b>	Jay Mageland 4506 Regent Street Madison WI 53705 Phone: (608) 238-3448 Email: ruralhousing@mcleodusa.net FAX: (608) 238-2084
<b>Additional Comments</b>	N/A



## WISCONSIN WATER &amp; WASTEWATER FUNDING SOURCES &amp; ASSISTANCE

<b>Organization</b>	<b><i>DEPARTMENT OF ADMINISTRATION, DIVISION OF HOUSING &amp; INTERGOVERNMENTAL RELATIONS</i></b>
<b>Program Title</b>	Housing Cost Reduction Initiative (HCRI)
<b>Eligible Applicants</b>	Nonprofit housing organizations, housing authorities, local and tribal governments.
<b>Grant, Loan Or Other Type Of Program</b>	Grants to sponsors; grants & loans to households.
<b>Eligible Project Type</b>	<ul style="list-style-type: none"> <li>• Water &amp; wastewater hookups</li> <li>• Assessments</li> </ul>
<b>Funding Available Per Year Per Program</b>	About \$2.5 million available annually awarded on a competitive basis.
<b>Maximum Grant/Loan</b>	\$3,100 average per household
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"> <li>• Training and application packets available in December.</li> <li>• Application due in late February.</li> <li>• Award announcement in May.</li> </ul>
<b>Estimated Time To Prepare Application</b>	4 Weeks
<b>Major Application Criteria</b>	<ul style="list-style-type: none"> <li>• Program benefit to lowest income households; households must not have incomes greater than 80% of the county median household income.</li> <li>• Use of innovative/cost effective strategies.</li> <li>• Reasonableness of cost.</li> <li>• Amount of other resources available.</li> </ul>
<b>Contact Information</b>	Betty Kalscheur Department of Administration Division of Housing & Intergovernmental Relations PO Box 8944 Madison WI 53708-8944 Phone: (608) 267-6904 FAX: (608) 267-6917 Email: <a href="mailto:betty.kalscheur@doa.state.wi.us">betty.kalscheur@doa.state.wi.us</a>
<b>Website</b>	<a href="http://www.doa.state.wi.us/dhir/boh/index.asp">http://www.doa.state.wi.us/dhir/boh/index.asp</a>
<b>Additional Comments</b>	22 out of 42 applications funded in 2001.

**2002 – 2003**

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>DEPARTMENT OF ADMINISTRATION, DIVISION OF HOUSING &amp; INTERGOVERNMENTAL RELATIONS</i></b>
<b>Program Title</b>	Community Development Block Grant-Small Cities-Housing
<b>Eligible Applicants</b>	Local governments - towns, villages, and cities – with populations less than 50,000, and counties other than Dane, Milwaukee and Waukesha.
<b>Grant, Loan Or Other Type Of Program</b>	Grants to community; 0% deferred loans to owner-occupied households.
<b>Eligible Project Type</b>	<ul style="list-style-type: none"><li>• Water and wastewater hookups</li><li>• 20% of housing funds could be used for related neighborhood public facilities.</li></ul>
<b>Funding Available Per Year Per Program</b>	Approximately \$7.5 million available; awarded on a competitive basis based on identified low income needs and most competitive proposal.
<b>Maximum Grant/Loan</b>	Grants up to \$750,000 per community.
<b>Typical Application Cycle</b>	<ul style="list-style-type: none"><li>• Training in June.</li><li>• Applications due in September.</li><li>• Award announcement in February.</li></ul>
<b>Estimated Time To Prepare Application</b>	8 Weeks
<b>Major Application Criteria</b>	<ul style="list-style-type: none"><li>• Community and target area distress scores.</li><li>• Quality of proposed program in addressing identified needs.</li><li>• Commitment of other resources.</li><li>• Extent of efforts to provide equal housing opportunities.</li></ul>
<b>Contact Information</b>	Caryn Stone Department of Administration Division of Housing & Intergovernmental Relations PO Box 8944 101 E. Wilson St., 4th Floor Madison WI 53708-8944 Phone: (608) 267-3682 FAX: (608) 267-6917 Email: caryn.stone@doa.state.wi.us
<b>Website</b>	<a href="http://www.doa.state.wi.us">http://www.doa.state.wi.us</a>
<b>Additional Comments</b>	17 of 32 applications funded in 2000-2001.

## WISCONSIN WATER &amp; WASTEWATER FUNDING SOURCES &amp; ASSISTANCE

<b>Organization</b>	<b><i>DEPARTMENT OF COMMERCE SAFETY AND BUILDINGS DIVISION</i></b>
<b>Program Title</b>	Wisconsin Fund - Private Sewage System Replacement or Rehabilitation Grant Program
<b>Eligible Applicants</b>	Owners of principal residences and small commercial establishments.
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans
<b>Eligible Project Type</b>	Funding for the replacement or rehabilitation of failing private sewage systems serving a principal residence or small commercial establishment.
<b>Funding Available Per Year Per Program</b>	\$3,500,000 available annually in current biennial budget for grants; \$1,500,000 for loans.
<b>Maximum Grant/Loan</b>	Maximum grant award is \$7,000.
<b>Typical Application Cycle</b>	Application deadline January 31; award notice sent after July 1.
<b>Estimated Time To Prepare Application</b>	Individual portion of the application completed in 1/2 hour. The county completes a major portion of the application.
<b>Major Application Criteria</b>	Grant eligibility is based on county participation, ownership of property, verification and categorization of failure by county official, date system was constructed, and income level.
<b>Contact Information</b>	Jean Joyce Department of Commerce - Safety & Building Division PO Box 2538 Madison WI 53701-2538 Phone: (608) 266-3151 or (608) 267-7113 FAX: (608) 267-9723 E-mail: <a href="mailto:jjoyce@commerce.state.wi.us">jjoyce@commerce.state.wi.us</a>
<b>Website</b>	<a href="http://www.commerce.state.wi.us/SB/SB-WisconsinFundProgram.html">http://www.commerce.state.wi.us/SB/SB-WisconsinFundProgram.html</a>
<b>Additional Comments</b>	Funding for experimental systems and monitoring also available and not limited to \$7,000. Owners of principal residences or small commercial establishments that have an existing failing system may be eligible for grants or loans if they meet all eligibility criteria including income limits. Septic systems that fail by discharging to surface water, groundwater, or zones of seasonally saturated soils receive funding priority. Contact county zoning or health department offices for application forms, or with any program questions. The program is voluntary and the only counties <u>not</u> participating as of 8/2001 are Ashland, Bayfield, Crawford, Douglas, and Florence.

## WISCONSIN WATER &amp; WASTEWATER FUNDING SOURCES &amp; ASSISTANCE

<b>Organization</b>	<b>DEPARTMENT OF NATURAL RESOURCES</b>
<b>Program Title</b>	Well Compensation Grant Program
<b>Eligible Applicants</b>	<p>Owner of a contaminated private water supply that serves a residence or is used for water for livestock. Contamination must be other than bacteria as determined by DNR health advisory issued due to the contaminated well.</p> <p>Annual family income may not be more than \$65,000 for the previous year. Further, if family income is between \$45,000 and \$65,000, the award will be reduced by \$.30 for each dollar of income exceeding \$45,000.</p>
<b>Grant, Loan or Other Type of Program</b>	Grant
<b>Eligible Project Type</b>	Replace well, treatment device or connection to municipal water.
<b>Funding Available Per Year Per Program</b>	As of July 1, 2002, \$280,000 available for spending. Additional funds expected for the 2003 – 2005 budget.
<b>Maximum Grant/Loan</b>	Grant provides 75% of total eligible cost, up to a maximum grant amount of \$9000.00 per household.
<b>Application Cycle</b>	Claims can be submitted at any time, and must be submitted to the DNR Region Water Supply Specialist identified in the DNR health advisory letter. The grant award is for one year from the date of the grant award issued by the DNR.
<b>Estimated Time to Prepare An Application</b>	Approximately 1 hour.
<b>Contact Information</b>	<p>Barbara J. Ingram  DNR Bureau of Community Financial Assistance – CF/8  101 South Webster, PO Box 7921, Madison, WI 53707-7921  Phone: (608) 267-7152  FAX: (608) 267-0496  Email: barbara.ingram@dnr.state.wi.us</p>
<b>Website</b>	<a href="http://www.dnr.state.wi.us/org/water/dwg/wellcomp.htm">http://www.dnr.state.wi.us/org/water/dwg/wellcomp.htm</a>
<b>Additional Comments</b>	<p>Only one additional claim may be submitted within ten years after an award is made.</p> <p>The costs for any work done before the claim is filed and approved by the DNR are not eligible for reimbursement.</p>

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>USDA RURAL DEVELOPMENT</i></b>
<b>Program Title</b>	Section 504 Repair Loan and Grant Program
<b>Eligible Applicants</b>	<p>Loan: Very low income (less than 50% median household income for the county) individuals, must be owner/occupant of a single family dwelling and unable to obtain needed credit from other sources.</p> <p>Grant: In addition to meeting above criteria, must be 62 years of age or older and be unable to demonstrate repayment ability of a 504 loan.</p>
<b>Grant, Loan Or Other Type Of Program</b>	Grants and loans
<b>Eligible Loan/Grant Purposes</b>	<p>Loan: Make repairs to improve or modernize the home and/or to remove health and safety hazards.</p> <p>Grant: Make repairs that remove health or safety hazards (example: water system, septic/wastewater hook-up, insulation, roof and structural repair).</p>
<b>Funding Available Per Year Per Program</b>	<p>Fiscal Year 2002 allocations for Wisconsin:</p> <ul style="list-style-type: none"> <li>• Loan: \$516,600</li> <li>• Grant: \$578,500</li> </ul>
<b>Maximum Grant/Loan Per Individual</b>	<p>Loan: Maximum outstanding is limited to \$20,000.00.</p> <p>Grant: Lifetime assistance to any individual is \$7,500.00.</p>
<b>Application Cycle</b>	Applications are accepted throughout the Fiscal Year, October 1-September 30. Funds are made available to state on a quarterly basis.
<b>Estimated Time To Prepare An Application</b>	Approximately 45 minutes to 1 hour
<b>Funding Criteria</b>	First come, first served
<b>Contact Information</b>	<p>This program is administered out of 15 field offices throughout the state. The appropriate field office servicing a specific county can be identified by contacting:</p> <p>Rural Housing Section of the Rural Development State Office  4949 Kirschling Court  Stevens Point WI 54881  Phone: (715) 345-7620  FAX: (715) 345-7699  Email: RD.SFH.SO@wi.usda.gov</p>
<b>Website</b>	<a href="http://www.rurdev.usda.gov/wi/programs">http://www.rurdev.usda.gov/wi/programs</a>
<b>Additional Comments</b>	Loan is 1% interest rate; maximum term of 20 years.

2002 – 2003

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY (WHEDA)</i></b>
<b>Program Title</b>	Home Improvement Loan Program (HILP)
<b>Eligible Applicants</b>	Individual homeowners
<b>Grant, Loan Or Other Type Of Program</b>	Loans
<b>Eligible Project Type</b>	Private wells and septic systems
<b>Funding Available Per Year Per Program</b>	N/A
<b>Maximum Grant/Loan</b>	Loans up to \$15,000 with interest rates based on WHEDA's tax exempt borrowing costs and maximum term of 15 years.
<b>Typical Application Cycle</b>	Applications accepted through participating local banks, savings and loans, or credit unions.
<b>Estimated Time To Prepare Application</b>	N/A
<b>Major Application Criteria</b>	Homeowner must be within WHEDA's published income limits which varies by county.
<b>Contact Information</b>	Larry Odegaard WHEDA 201 W. Washington Ave. Suite 700 Madison WI 53701-1728 Phone: 1-800-334-6873 Email: info@wheda.com
<b>Website</b>	<a href="http://www.wheda.com/programs/singlefamily/sfbuyers/hilp.stm">http://www.wheda.com/programs/singlefamily/sfbuyers/hilp.stm</a>
<b>Additional Comments</b>	N/A

2002 – 2003

**WISCONSIN WATER & WASTEWATER FUNDING SOURCES & ASSISTANCE**

<b>Organization</b>	<b><i>WISCONSIN DEPARTMENT OF ADMINISTRATION, DIVISION OF HOUSING &amp; INTERGOVERNMENTAL RELATIONS</i></b>
<b>Program Title</b>	Federal-State Relations
<b>Eligible Applicants</b>	N/A
<b>Grant, Loan Or Other Type Of Program</b>	Assists Wisconsin communities and businesses in locating potential federal funding sources for a variety of projects.
<b>Eligible Project Type</b>	All projects are eligible for technical assistance.
<b>Funding Available Per Year Per Program</b>	N/A
<b>Maximum Grant/Loan</b>	N/A
<b>Typical Application Cycle</b>	Accepts requests for services anytime.
<b>Estimated Time To Prepare Application</b>	N/A, no formal application
<b>Major Application Criteria</b>	N/A
<b>Contact Information</b>	Dawn Vick, Outreach Specialist – Federal/State Relations Division of Housing & Intergovernmental Relations Department of Administration 101 East Wilson St., 4 <sup>th</sup> Floor PO Box 8944 Madison WI 53708-8944 Phone: (608) 266-7043 FAX: (608)267-6917 Email: dawn.vick@doa.state.wi.us
<b>Website</b>	<a href="http://www.doa.state.wi.us/dhir/boir/fed_state">http://www.doa.state.wi.us/dhir/boir/fed_state</a>
<b>Additional Comments</b>	The Fed-State Office may be able to locate other potential funding sources. If a municipality is looking for funds for projects other than drinking and wastewater related, then contact the Fed-State Office for assistance.

**Please Note: This is not a grant program.**

# Preliminary Inquiry for Project Financing

## Water and Waste Water Facilities

**Applicant/Owner:** \_\_\_\_\_ **Date:** \_\_\_\_\_

☐ Public Body    ☐ Non-Profit    ☐ Private    ☐ Other: \_\_\_\_\_

Contact Name: \_\_\_\_\_ Phone No: \_\_\_\_\_  
Address: \_\_\_\_\_ Fax No.: \_\_\_\_\_  
City & Zip Code: \_\_\_\_\_ E-mail: \_\_\_\_\_

### Description of Type of Utility & Identify Service Area:

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Population of Community:

☐ <10,000    ☐ 10,000 – 50,000    ☐ >50,000

Project is needed for:

☐ Residential    ☐ Commercial    ☐ Public    ☐ Other: \_\_\_\_\_

**On the reverse or attached, please describe your immediate and long range needs/issues/problems.**

**On the reverse or attached, please describe (if known) proposed solutions/project description and timeline for action.**

### Estimated Cost of Project (if known):

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### Project Contacts and Consultants (if known):

Consulting Engineer: \_\_\_\_\_  
Financial Consultant: \_\_\_\_\_  
Attorney: \_\_\_\_\_  
Other: \_\_\_\_\_

**Send this Inquiry to:** Wisconsin Rural Water Association  
Ken M. Blomberg – Executive Director  
350 Water Way  
Plover WI 54467  
**Phone:** (715) 344-7778  
**FAX:** (715) 344-5555  
**E-Mail:** [wrwa@coredcs.com](mailto:wrwa@coredcs.com)



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<http://www.dnr.state.wi.us/org/caer/cfa/EL/Forms/sources.html>

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